

**JUN 22 2004**

BEFORE THE DEPARTMENT OF INSURANCE  
STATE OF NEBRASKA

RESPONDENT.

CAUSE NO. A-1535

In order to resolve this matter, the Nebraska Department of Insurance ("Department"), by and through its attorney, Martin W. Swanson and Joseph R. Standeven, ("Respondent"), mutually stipulate and agree as follows:

2. Respondent violated Neb. Rev. Stat. §44-1525(11) and Neb. Rev. Stat. 44-4059(1) as a result of the following conduct:

a. On March 18, 2004, Barbara Ems, consumer affairs insurance investigator with the Nebraska Department of Insurance, sent a letter to Respondent requesting information pursuant to an investigation. Respondent did not respond within fifteen working days.

b. On April 13, 2004, Jane Francis, Administrator for the Consumer Affairs Division of the Nebraska Department of Insurance sent a letter to Respondent, which attached a copy of the March 18, 2004 letter. On April 15, 2004, Respondent's counsel responded by, in essence, requesting more time. Finally, on April 26, 2004, Respondent's counsel faxed in a response to the March 18, 2004 letter.

3. Respondent was informed of his right to a public hearing. Respondent waives that right, and enters into this Consent Order freely and voluntarily. Respondent understands and acknowledges that by waiving his right to a public hearing, Respondent also waives his right to confrontation of witnesses, production of evidence, and judicial review.

4. Respondent admits the allegations contained in the Petition and restated in Paragraph #2 above.


#### CONCLUSIONS OF LAW

Respondent's conduct as alleged above constitutes a violation of Neb. Rev. Stat. §44-1525(11) and Neb. Rev. Stat. 44-4059(1).

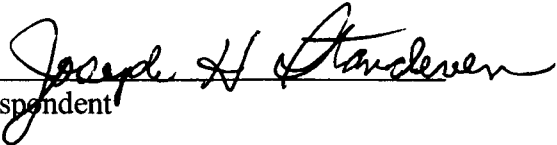
#### CONSENT ORDER

It is therefore ordered by the Director of Insurance and agreed to by Respondent, Joseph H., Standeven, that he shall pay an administrative fine of \$200. The fine shall be paid in total within thirty days after the Director of the Department of Insurance affixes his signature to this document and approves said consent agreement. If Respondent fails to pay this fine in the time specified, his Nebraska's insurance producers license shall automatically be suspended indefinitely until his fine is paid and he shall be subject to additional administrative action(s). In witness of their intention to

be bound by this Consent Order, each party has executed this document by subscribing his signature below.

  
Martin W. Swanson, #20795  
Attorney for Nebraska  
Department of Insurance  
941 "O" Street, Suite 400  
Lincoln, Nebraska 68508  
(402)471-2201

6/17/04  
Date

  
Respondent

06/02/04  
Date

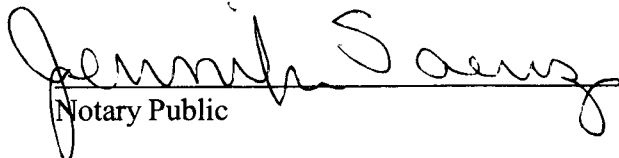
Attorney for Respondent

Date

State of Nebraska )  
County of Hall ) ss.

On this 02 day of JUNE, 2004, Joseph H. Standeven personally appeared before me and read this Consent Order, executed the same and acknowledged the same to be his voluntary act and deed.



  
Notary Public

I hereby certify that the foregoing Consent Order is adopted as the Final Order of the  
Nebraska Department of Insurance in the matter of State of Nebraska Department of Insurance vs.  
Joseph H. Standeven, Cause No. A-1535.

STATE OF NEBRASKA  
DEPARTMENT OF INSURANCE



L. TIM WAGNER  
Director of Insurance

6/22/04

Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the executed Consent Order was sent to the Respondent, at  
3231 Ramada Road, Suite 8, P.O. Box 1865, Grand Island, Nebraska 68802, by certified mail,  
return receipt requested on this 22<sup>nd</sup> day of June, 2004.

